

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:
Gerald W. Shaffer, Jr. and
Sandra D. Shaffer,
Debtors,

Gerald W. Shaffer, Jr. and
Sandra D. Shaffer,
Movants,
vs.
Fay Servicing, LLC,
Respondent.

) Bankruptcy Case No. 24-21618-CMB
)
) Chapter 13
)
) Related to: Document No. 63
)
) **ENTERED BY DEFAULT**
)
)
)

ORDER OF COURT

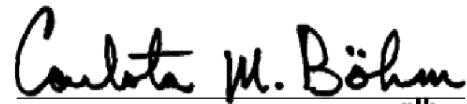
AND NOW, this 1st day of April, 2025, on motion of the Debtors, it is hereby **ORDERED** that the Loan Modification Agreement between Fay Servicing, LLC and the Debtor, Gerald W. Shaffer, Jr., is approved with the following material terms:

- A. **New Principal Balance:** The new principal balance now owed with respect to the Loan shall be \$91,903.82 (the “New Principal Balance”).
- B. **Interest Rate:** The Debtor promises to pay the New Principal Balance plus interest. From the Effective Date of this Agreement, interest will be charged on the unpaid New Principal Balance at an annual rate equal to 6.750% for the life of Debtor’s modified account.
- C. **Down Payment:** There is no down payment required for this modification.
- D. **New Monthly Payment:** The new **total** monthly payment amount will be \$936.13. The itemized breakdown of the total monthly payment is as follows:
 - i. Principal and Interest portion of payment = \$580.65.
 - ii. Tax and Insurance portion of payment = \$355.48.
- E. **Payment Term:** The first New Monthly Payment will be due on March 1, 2025, with all subsequent New Monthly Payments due on the first day of each month. The new maturity date is December 1, 2057.

IT IS ORDERED, that all other terms of the Loan Modification Agreement are approved;

IT IS ORDERED, that the executed Home Affordable Loan Modification Agreement is approved.

By the Court,



Carlota M. Böhm

Carlota M. Böhm
United States Bankruptcy Judge

SIGNED
4/1/25 12:45 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Gerald W. Shaffer, Jr.
Sandra D. Shaffer
Debtors

Case No. 24-21618-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Apr 01, 2025

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2025:

Recip ID **Recipient Name and Address**
db/jdb + Gerald W. Shaffer, Jr., Sandra D. Shaffer, 114 Well Worn Lane, Jeannette, PA 15644-2979

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2025 at the address(es) listed below:

Name	Email Address
Andrew Kevin Pratt	on behalf of Debtor Gerald W. Shaffer Jr. apratt@c-vlaw.com, kmosur@c-vlaw.com;ssimmons@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Pratt.AndrewR141044@notify.bestcase.com;asmith@c-vlaw.com
Andrew Kevin Pratt	on behalf of Joint Debtor Sandra D. Shaffer apratt@c-vlaw.com, kmosur@c-vlaw.com;ssimmons@c-vlaw.com;akpratt.ecf@outlook.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Pratt.AndrewR141044@notify.bestcase.com;asmith@c-vlaw.com
David Z. Valencik	on behalf of Debtor Gerald W. Shaffer Jr. dvalencik@c-vlaw.com, kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR141044@notify.bestcase.com;asmith@c-vlaw.com
David Z. Valencik	on behalf of Joint Debtor Sandra D. Shaffer dvalencik@c-vlaw.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Apr 01, 2025

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Total Noticed: 1

kmosur@c-vlaw.com;ssimmons@c-vlaw.com;apratt@c-vlaw.com;ncalaiaro@c-vlaw.com;aopoku@c-vlaw.com;Valencik.DavidR141044@notify.bestcase.com;asmith@c-vlaw.com

Denise Carlon

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Indenture Trustee of CIM Trust 2021-NR4 dcarlon@kmllawgroup.com

Michael H Kaliner

on behalf of Creditor Bridgecrest Acceptance Corporation mkaliner@orlans.com

Natalie Norina Piscione

on behalf of Creditor Pheple Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 9